

FIG. 1

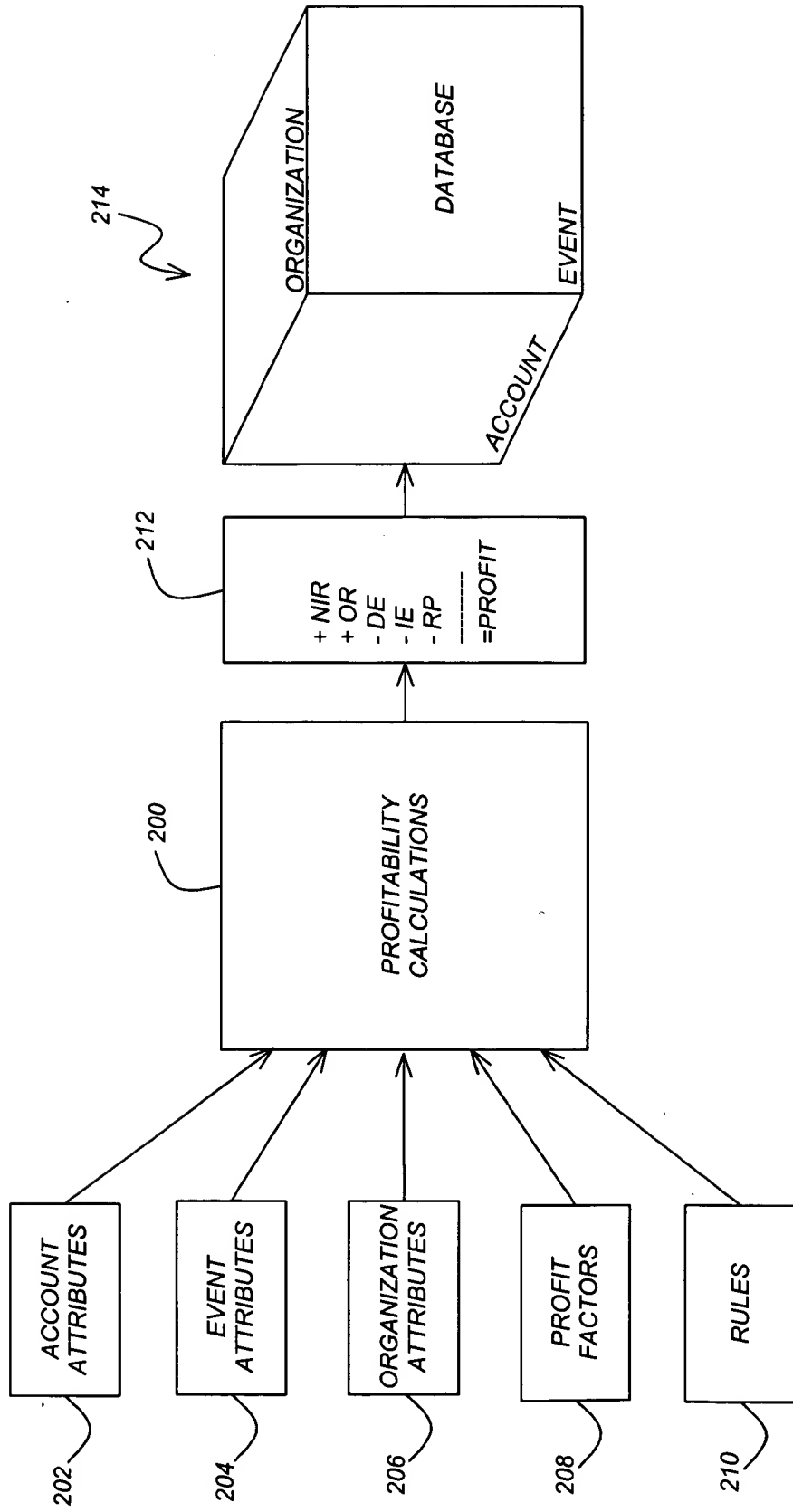


FIG. 2

RATE

12.0%

10.0%

9.0%

8.5%

8.0%

1 month

25 Years

TIME

Inter-Bank Yield Curve

Interest Revenue

Lending Spread

Cost of Funds

Asset Liability Management Spread

Value of Funds

Deposit Spread

Interest Expense

Fig. 3

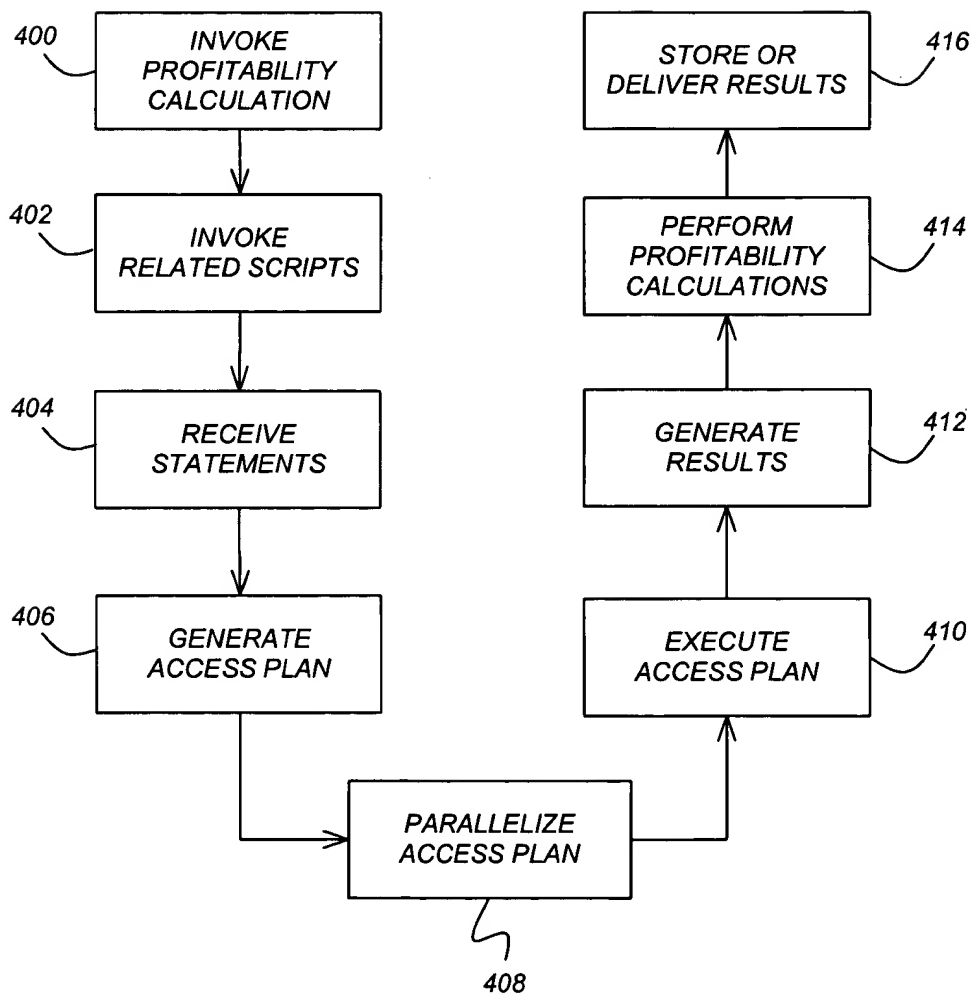


FIG. 4